

Loan Rates

Rates effective 1/23/2012 - 2/29/2012

Fox Communities Credit Union has adopted a “merit based” system for determining rates. This means the better your credit experience, the lower your rate. Unless otherwise noted, the rates below are the best available.

2007 & Newer Vehicles, Boats, Motorcycles, Campers & Stocks

	Base Rate	w/ Autopay	w/ autopay from FCCU checking
up to 36 Months	2.99%	2.74%	2.49%
37-48 Months	3.24%	2.99%	2.74%
49-60 Months	3.49%	3.24%	2.99%

(longer terms are available - please ask a loan officer for assistance)

2004 - 2006 Newer Vehicles, Boats, Motorcycles, & Campers
 2004 & Newer ATVs & Snowmobiles = **Above Rate + 1.00%**
 (normal max. term 48 months)

2001 - 2003 Vehicles, Boats, Campers, Motorcycles, ATV's & Snowmobiles = Above Rate + 2.00%
 (normal max. term 36 months)

Collateral older than model year listed will receive the unsecured rate

Home Equity (closed end) Loan to value 80% or less

	Base Rate	w/ Autopay	w/ autopay from FCCU checking
5 year term/balloon	4.49%	4.24%	3.99%

Rate Special as low as 2.99%*

For Home Equity Loans

* Minimum \$10,000 new money. Loan to value 80% or less. Autopay from a Fox Checking required for best rate. Rate is determined by credit history and loan to value. All loans subject to approval. Other exclusions apply.

Mortgage Rates

*Please ask for rates or visit www.foxcu.org

We offer a variety of mortgage loan options to choose from, including fixed rate mortgages, adjustable rate mortgages, and balloon mortgages. Call or email one of our mortgage professionals to answer any of your questions or to ask for advice.

- * Free Pre-Approvals
- * Free Bi-Weekly Payments Available
- * Local Decision Making & Local Servicing

Construction

No Points 4.99%

Lot Loans

2 year balloon 3.99%
 3 year balloon 4.49%
 (20% minimum down payment)

Platinum Credit Cards

Premier 9.90%
 Rewards 10.90%



Home Equity Line of Credit

Rates tied to prime rate. Current Prime Rate is 3.25%. Ask a loan officer for details.

Kwik Cash

12.90%

Unsecured Loans

10.40%